

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	: Bankruptcy No. 17-11811-jkf
Joseph Zwicharowski	: Chapter 13
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	:
	:
U.S. Bank N.A., as trustee, on behalf of the	:
holders of the J.P. Morgan Mortgage Trust	:
2007-S3 Mortgage Pass-Through Certificates	:
c/o Select Portfolio Servicing, Inc.	:
Movant	:
	:
vs.	
Joseph Zwicharowski	:
	:
	:
	:
Debtor/Respondent	:
	:
and	:
	:
	:
William C. Miller, Esquire	:
Trustee/Respondent	:

OBJECTION TO CONFIRMATION OF THE PLAN

Movant, U.S. Bank N.A., as trustee, on behalf of the holders of the J.P. Morgan Mortgage Trust 2007-S3 Mortgage Pass-Through Certificates c/o Select Portfolio Servicing, Inc. (“Movant”), by its attorneys, Hladik, Onorato & Federman, LLP, objects to confirmation of the Chapter 13 Plan of Debtor, Joseph Zwicharowski (“Debtor”), as follows:

1. As of the bankruptcy filing date of March 15, 2017, Movant holds a secured claim against the Debtor’s property, located at 3314 S. Keswick Terrace, Philadelphia, PA 19114.
2. Movant is in the process of filing a Proof of Claim with estimated pre-petition arrears in the amount of \$13,180.11.
3. The Plan currently does not provide for payment to Movant for any pre-Petition arrears.

4. The Plan fails to cure the delinquency pursuant to 11 U.S.C. § 1322(b)(5).
5. The Plan violates of 11 USC § 1325(a)(5)(B)(ii) by not providing for Movant to receive the full value of its claim.
6. Movant objects to the feasibility of the Plan under 11 U.S.C. § 1325(a)(6). The Plan proposed by Debtors is not feasible. Movant requests that the bankruptcy case either be converted to a Chapter 7 or be dismissed pursuant to 11 U.S.C. § 1307.

WHEREFORE, Movant respectfully requests that this Honorable Court deny confirmation of the Debtor's Chapter 13 Plan.

Respectfully submitted,

Dated: 3/24/2017

/s/Danielle Boyle-Ebersole, Esquire
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